

# Total Compensation at the NIH Sample

Compensation based on a 2023 permanent full time GS-13, Step 1 Employee in Bethesda, MD

**Salary** \$81,216 (Base Pay) + \$25,607 (Locality Pay) = **\$112,015**

**Benefits + \$40,605.45 (36.25%)**

Term Life Insurance and Health Benefits **\$7,841**

Standard Civilian Retirement Benefit **\$29,235**  
Includes Pension and Post-Retirement Health Benefits

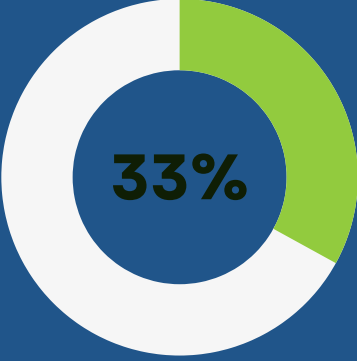
Medicare Benefit **\$1,624**

Miscellaneous Fringe Benefits **\$1,904**  
Includes Workers' Compensation and Unemployment Programs

Thrift Savings Plan \$3,205 (3%) + \$1,068 (2%) = **\$4,480**  
NIH matches the first 3% of basic pay you contribute each pay period dollar for dollar. Each dollar of the next 2% of basic pay will be matched 50 cents on the dollar. Vested after 3 years.

Social Security **\$6,945**

Amounts above are approximate depending on what you elect for health and life insurance and the Thrift Savings Plan. These are not direct payments but what the government pays for you.



**33%**

**TERM LIFE INSURANCE**

Government pays 1/3 and you pay 2/3 of your Basic life insurance. Life insurance pay out is your salary rounded up to the next even \$1,000 plus \$2,000. You pay 100% of the cost of Optional insurance. [See here for calculations.](#)

## DID YOU KNOW THAT YOUR FEDERAL HEALTH BENEFITS CAN CONTINUE AFTER RETIREMENT?

You may keep your existing health benefits coverage if enrolled in a federal plan for the five years immediately before retiring.

**72%**

The government contributes up to 72% of the employee health insurance premium.

## Holidays

Employees receive 11 days off each year.

**\$4,913**

## Flexible Spending Account (FSAFEDS)

A Flexible Spending Account allows you to set aside money from your paycheck, pre-tax, to pay for healthcare. The maximum contribution is **\$3,050**.

FSAFEDS also offers an account for families with young children or elder care expenses – the Dependent Care FSA. This account allows you to set aside money to pay for your day care expenses. The maximum contribution is **\$5,000** per household or **\$2,500** if married but filing separately.

## Dental and Vision Plans

Eligible individuals can enroll in a [dental and/or vision plan](#).

## Annual Leave

Employees receive leave per pay period based on their number of years of service.

Less than 3 years of service

**104 Hours: \$5,581**

(104 hours / 8 hours = 13 days)

3 to 15 years of service

**160 Hours: \$8,587**

([160 hours / 8 hours] + 4 hours = 20 days)

15 or more years of service

**208 Hours: \$11,163**

(208 hours / 8 hours = 26 days)

## Sick Leave

Employees receive 4 hours per pay period.

**104 Hours: \$5,581**

(104 hours / 8 hours = 13 days)



### Paid Parental Leave

All eligible employees receive up to 12 weeks of paid time off for the birth of an employee's child, or the placement of a child with an employee for adoption or foster care.

## Public Service Loan Forgiveness (PSLF)

Full-time employees may qualify for student loan forgiveness. The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

## TranShare Benefit

The NIH TranShare program provides a transit subsidy for use on mass-transit to include VRE, MARC, MTA, Metrorail, vanpools, and all buses in the National Capital Region that will accept SmartBenefits or other fare media issued by the program.

**Maximum Benefit: Up to \$3,360 Annually**

Up to \$280 Monthly

## Tuition Assistance

Full-time employees may be eligible for reimbursement of your tuition and course material costs associated with your job-related studies.

## Workplace Flexibilities

Various workplace flexibilities are available to employees in the performance of their duties including telework, remote work, and alternative work schedules.

## Additional Services Available to Employees

For more information on the below services and more, please see the [NIH Total Compensation page](#).

- NIH Leave Bank
- Childcare
- Eldercare
- Fitness/Wellbeing
- Employee Assistance Program
- Rideshare
- Voluntary Leave Transfer Program (Government-wide)